

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Perry L. Shipman  
Brenda A. Shipman  
Debtors

Case No. 13-31826-maw  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-3

User: amari  
Form ID: 227i

Page 1 of 2  
Total Noticed: 18

Date Rcvd: May 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2013.

db/db Perry L. Shipman, Brenda A. Shipman, 102 E. Young Street, Liberty Center, OH 43532  
22301718 Apex Radiology Inc., P.O. Box 1178, Lima, OH 45802-1178  
22301719 +Bartoe & Associates, P.O. Box 70, Napoleon, OH 43545-0070  
22301720 +Capital One/Menards, P.O. Box 30253, Salt Lake City, UT 84130-0253  
22301723 +Delta Medical Center, 6696 US 20A, Delta, OH 43515-9799  
22301725 +Henry County Family Physicians, 1600 East Riverview, Suite 101, Napoleon, OH 43545-9806  
22301726 +Henry County Hospital, 1600 East Riverview, Napoleon, OH 43545-9399  
22301727 +Huntington National Bank, P.O. Box 182519, Columbus, OH 43218-2519  
22301730 PNC Bank, P.O. Box 380, Pittsburgh, PA 15230  
22301731 +PNC Bank Mortgage Service, 3232 Newark Drive, Miamisburg, OH 45342-5433  
22301732 +Sallie Mae, P.O. Box 309, Lawrence, KS 66044-5200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mdavis@ohiolegalclinic.com May 01 2013 22:50:30 Matthew T. Davis,  
Rauser & Associates, 316 N. Michigan St, Toledo, OH 43604  
tr EDI: QLJYOPPOLO.COM May 01 2013 22:33:00 Louis J Yoppolo, 1200 Edison Plaza,  
300 Madison Ave, Toledo, OH 43604-1556  
22301721 +E-mail/Text: bklaw2@centurylink.com May 01 2013 22:57:31 Century Link, P.O. Box 4300,  
Carol Stream, IL 60197-4300  
22301722 +E-mail/Text: bankruptcy@credit-adjustments.com May 01 2013 22:55:58 Credit Adjustments, Inc.,  
330 Florence Street, Defiance, OH 43512-2593  
22301724 +E-mail/Text: cashiers@fulhealth.org May 01 2013 22:58:56 Fulton County Health Center,  
P.O. Box 182514, Columbus, OH 43218-2514  
22301727 +EDI: HUNB.COM May 01 2013 22:33:00 Huntington National Bank, P.O. Box 182519,  
Columbus, OH 43218-2519  
22301733 +EDI: AFNIVZWIRE.COM May 01 2013 22:33:00 Verizon, P.O. Box 25505,  
Lehigh Valley, PA 18002-5505  
22301734 +EDI: RMSC.COM May 01 2013 22:33:00 Walmart Discover/GECRB, PO Box 960024,  
Orlando, FL 32896-0024

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22301728\* +Huntington National Bank, P.O. Box 182519, Columbus, OH 43218-2519  
22301729\* +Huntington National Bank, P.O. Box 182519, Columbus, OH 43218-2519

TOTALS: 0, \* 2, ## 0

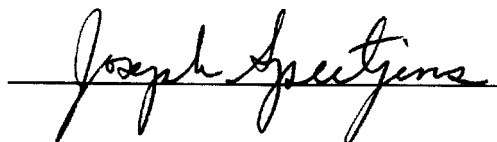
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2013

Signature:



The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2013 at the address(es) listed below:

Louis J Yoppolo yoppolo-tr@snhslaw.com, pleach@snhslaw.com;lyoppolo@ecf.epiqsystems.com  
Matthew T. Davis on behalf of Debtor Brenda A. Shipman mdavis@ohiolegalclinic.com,  
nnishiki@ohiolegalclinic.com;rauserlaw2002@yahoo.com;nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclientinc.com;rauserandassociates@gmail.co  
Matthew T. Davis on behalf of Debtor Perry L. Shipman mdavis@ohiolegalclinic.com,  
nnishiki@ohiolegalclinic.com;rauserlaw2002@yahoo.com;nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclientinc.com;rauserandassociates@gmail.co

TOTAL: 3

**United States Bankruptcy Court for the Northern District of Ohio****Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 30, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

**Case Information****Case Number:** 13-31826-maw**Debtor(s):**

Perry L. Shipman  
102 E. Young Street  
Liberty Center, OH 43532

Brenda A. Shipman  
102 E. Young Street  
Liberty Center, OH 43532

**Other names used by the Debtor(s) in the last 8 years:**

**Last Four Digits of Debtor's Social Security Number or  
Individual Taxpayer ID Number (ITIN)/Complete EIN:**

xxx-xx-3659

xxx-xx-0995

**Attorney for Debtor:**

Matthew T. Davis  
Rauser & Associates  
316 N. Michigan St  
Toledo, OH 43604  
Telephone number: 419-241-4900

**Bankruptcy Trustee:**

Louis J Yoppolo  
1200 Edison Plaza  
300 Madison Ave  
Toledo, OH 43604-1556  
Telephone number: (419) 243-6281

**Meeting of Creditors**

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

**Date:** June 26, 2013**Time:** 09:45 AM**Location:** Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604

**Presumption of Abuse under 11 U.S.C. § 707(b)**  
**See "Presumption of Abuse" on the other side of this notice.**

The presumption of abuse does not arise.

**Deadlines**

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

**Deadline to File a Proof of Claim:** *Please do not file a proof of claim unless you receive a notice to do so.*

**Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:** August 26, 2013

**Deadline to Object to Exemptions:** 30 days after the *conclusion* of the meeting of creditors.

**Address of the Bankruptcy Court Clerk's Office:**

United States Bankruptcy Court  
1716 Spielbusch Ave Room 411  
Toledo, OH 43604

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

**Date:** May 1, 2013

**Refer to Other Side of this Notice for Important Explanations**

## EXPLANATIONS

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

*Do not include this notice with any proof of claim or other filing you submit to the court.*

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**